

The comprehensive guide to Lifestyle Spending Accounts (LSAs)

Gain insight into the LSA market and why the benefit is mission-critical



Employee benefits that flex to fit everyone's life



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Redefining employee benefits with Lifestyle Spending Accounts

Companies are critically aware of how important employee benefits are as a key driver to attracting and retaining top talent. Not surprisingly, employee benefits rank as the [second largest labor-related expense](#) next to salary and account for 30% of the overall employee compensation budget.

In order to keep pace with rapid change in today's competitive job market, organizations have introduced more and more programs into the benefits package. Yet, there are fractures in this approach that diminish returns. Despite the many perks available, employees don't fully value or use the benefits. Offering a multitude of perk-based point solutions isn't equitable or scalable.

More doesn't always deliver.

80% of companies offer

5-15 perk and wellness benefits

averaging < 50% utilization per program

Forma Research: 2023 state of employee perks and wellness programs

With the growing number of benefits, program costs skyrocket, and administration demand goes up. Difficulties navigating the complexities of multiple platforms just to access the many benefits in the ever-growing benefits program drive down utilization. Understandably, finance teams start to scrutinize the investment as the benefits no longer serve the intended purpose.

Lifestyle Spending Accounts (LSAs) change the paradigm. LSAs offer much-needed efficiencies in terms of capital allocation and administration efforts. Benefits only work if employees use them—and unless the program addresses their specific needs, they won't. These ultra-customizable spending accounts can cover expansive needs at scale. As such, the solution provides employees with an idyllic experience when choosing and using benefits based on their personal preferences.

Do more with less.

80% average monthly utilization by Forma users

Forma Research: 2022 Lifestyle Spending Accounts (LSA) benchmark report

This paper provides the foundation to better understand the emerging LSA market. The information breaks down what an LSA is, how the benefit works, its advantages, use cases, and why it's a critical component of a comprehensive benefits strategy. With a deeper understanding of the LSA domain, benefits professionals will have the tools needed to build a competitive benefits system where employees choose meaningful benefits, companies only pay for valued benefits, and benefits professionals have less to manage.



What is an LSA?

A Lifestyle Spending Account (LSA) is an employer-sponsored account that employees can use to pay for various lifestyle-related expenses. LSAs are infinitely customizable spending accounts where the employer provides a stipend for approved benefit use cases, defines eligibility rules, and then gives the employees choice on how they spend funds. Usually, a third-party administrator (TPA) will manage the program, process claims, and handle reimbursements.

Employers can customize the accounts with subsequent eligibility criteria to steer employee usage without undue limitations. The options are limitless and determined by where companies want to focus the benefits investment. As such, LSAs are the most capital-efficient approach to benefits and perks available. Companies only spend on perks that get used and are meaningful to employees.

Get more with LSAs

LSA benefits can be customized to your existing programs, budgets, and company values. And with the industry's first LSA Eligibility Standards, setting eligibility is as easy as a toggle switch.



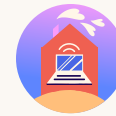
[Learn more about LSA use cases.](#)



Fitness & wellness



Family care



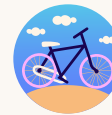
Remote work



Learning & development



Student loan assistance



Commuter assistance



Employee meals & nutrition



Adoption & fertility support



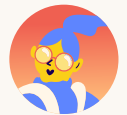
Financial wellness



Legal services



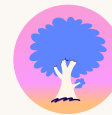
International healthcare



Work supplies & PPE



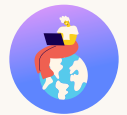
Pet care



Environmental, social & governance



Diversity, equity, & inclusion



Relocation assistance



Team building



Donation assistance



Emergency relief



+ many more



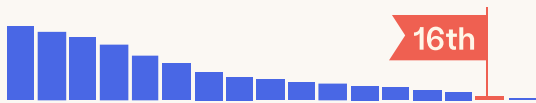
The evolution of flexible benefits

Not too long ago employees could expect a finite amount of commoditized benefits as part of the Total Rewards package. From medical, dental, vision, life insurance, and some sort of retirement benefits, employers set the bar for the demand.

As the competition to attract and retain top talent grew fierce, employee benefits became an integral piece of the puzzle. Employers surveyed employees for input and responded in kind. The power dynamic gradually began to shift, giving employees a seat at the table.

People value choice.

A 2022 conjoint analysis conducted by Forma and Aon revealed that employees place a high value on flexibility and choice.



A benefit set by the employer ranked poorly at 16 out of 17, with 15 options that offer the flexibility to choose ranking higher.

Receiving the right benefit can increase the perceived value up to

53%

Forma Research and Aon:
The ROI of flexible benefits



New innovative solutions emerged to offset the rising cost of healthcare, such as high deductible health plans with Health Savings Accounts. The consumer-driven model encouraged employees to take a more active role in managing their benefits.

Meanwhile, fringe benefits from wellness initiatives with rewards that drive healthy behaviors to professional development programs that advance skills gained momentum. Employers incentivized employees further with onsite perks from gym memberships to in-office lunches, snacks, and coffee stations—even ping pong and gaming centers.

Then, Covid hit. Overnight, organizations needed to quickly support a workforce operating at home. Ergonomic chairs, meal service, mental wellness apps, virtual healthcare, Wi-Fi, the list goes on—work from home perks became the norm.

The need to respond to change accelerated the trend toward employee-centered benefits and hasn't slowed down—the overturning of Roe V. Wade drew attention to Specialty HRAs, the Black Lives Matter Movement increased focus and scrutiny on DE&I, and the war in Ukraine generated a need to support displaced employees, oceans away.

The collective has changed the benefits market, with ever-evolving demands and more programs being added to the mix. The days of HR departments dictating which benefits are best for the whole staff have become obsolete. Employees don't just want more. They want the autonomy to make decisions based on what works for them and their situations.

Enter Lifestyle Spending Accounts.



How LSAs work

With LSAs, employers can set up various allowances and define eligibility parameters. For example, a company can offer employees \$100 per month for approved wellness activities, a separate account for financial aid assistance, and even one-time usage benefits for needs like adoption assistance or a new hire's home office equipment.

At the highest level, the LSA construct includes a few basic parameters.

- + Employers determine the funding.
- + Employers define eligibility requirements for each spending account.
- + Employees choose how to spend account funds.

Within the framework, employers set program eligibility so it fits the goals of the organization and employees. Some companies will be prescriptive with spending account types tied to specific initiatives, engagement survey results, or business goals and offer multiple types of LSAs. Others create a catchall Lifestyle Spending Account for broader support—perhaps mental health, physical fitness, learning & development, caregiving—whatever the company deems eligible.

Employees can use the LSA benefit differently depending on their personal preferences. For example, a company provides a wellness LSA and sets requirements that accommodate varied life stages. Those in their 20s may choose to spend funds on gym memberships. Others in their 30s may want to use funds for child care. Some in their 40s may pay for financial planning applications.

With LSAs, the options are endless. The HR team can deliver on its main focus—supporting employees. And given the flexibility of an LSA program, they're able to administer and manage successful benefits with greater ease.

Lifestyle Spending Accounts benefit everyone.

- + Employers**
Offer the most attractive benefits packages possible while optimizing spend.
- + Employees**
Enjoy unlimited flexibility with how they choose their benefits.
- + Benefits Professionals**
Eliminate countless hours (and headaches) managing point solutions.

Forma Research: 20 ways to find budget for Lifestyle Spending Accounts



The advancement of a modern TPA

Outsourcing to a third-party administrator (TPA) should ease administration efforts. Typically, the TPA manages all of the employee claims, vendor relationships, and compliance factors. More sophisticated and innovative TPAs have entered the market—the advancement of which offers a single touchpoint to administer LSAs. This way, employers can provide various LSA programs in a unified manner.

The combination of an LSA and an experienced, modern TPA solution can be game-changing.

- + Companies can deliver inclusive, equitable benefits at every scale.
- + Budget control, accountability, and administration are best-in-class.
- + Employers and employees enjoy enhanced accessibility via a single solution with a rewarding user experience.
- + Data-gathering capabilities evaluate program performance, engagement, and utilization.
- + The program can be easily adjusted anytime and respond to emerging needs.

All the above lessen the administrative burden and inefficiencies. The modernized solution helps drive engagement and utilization. Naturally, employees choose and use their benefits. Benefits leaders have a clear understanding of when the benefit is being used. As a result, companies can efficiently allocate spend based on when employees use funds.

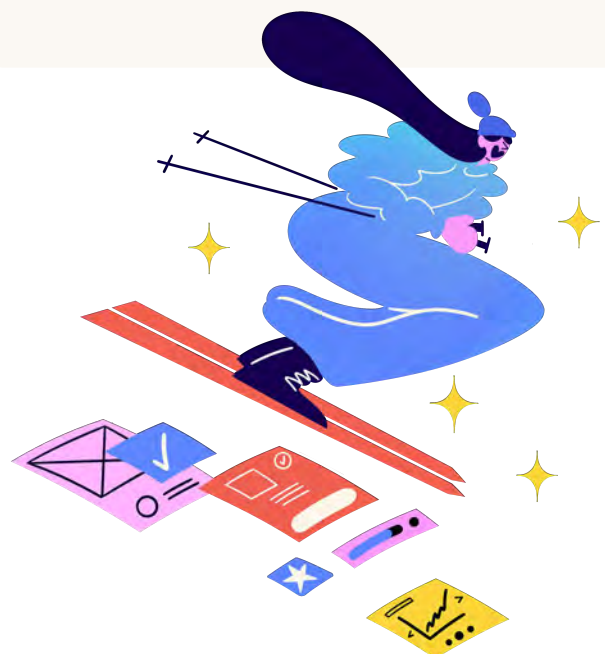
How Forma works

The platform that works hard, so you don't have to. This way, you can focus on being strategic, inclusive, and competitive.

- 1 Customize and set up spending accounts.**
Forma works with you to define account types and eligibility requirements.
- 2 Employees choose what works for them.**
Your workforce selects benefits and uses funds based on their personal preferences.
- 3 Forma takes care of the rest.**
We help take care of it all—so you can take a break and reap the benefits of Forma!



[Learn more about how to design a custom LSA program.](#)



Point solutions vs. LSAs

Companies often contract vendors to provide point solutions or stand-alone perks, stipends, or wellness benefits. In an attempt to support growing demands, point solutions are included ad hoc, with employers choosing individual vendors to administer each one. While the intent is sound, the strategy falls short. Patching together disparate systems - many of which were built in the 1990s with outdated UX - is inefficient, ineffective, and makes matters worse for everyone involved.

Point solutions

Substantial cost: Managing multiple solutions and vendors comes at a high price tag compounded by the cost of hours spent on oversight.

Administrative burdens: Implementing and managing multiple solutions is time-consuming and inefficient. Each and every program requires oversight—from contracting to vendor management, communication plans, and internal support. Now multiply that 5x, 10x, or more.

Usage barriers: Users have to learn how to work multiple applications which takes time. Add to that outdated tech with poor UX leads to frustration and damages utilization. The culmination is problematic, especially when the whole point of benefits is for people to use them.

Difficulty scaling: Adding more and more individual benefits is cumbersome to implement. While important to be agile and respond to evolving needs, before long, the benefits system becomes highly complex and difficult to manage.

A better approach to meet diverse needs at scale is to leverage the flexibility of an LSA with a modern TPA solution. The combination reaps many advantages. And, when compared to point solutions, the modernization of an LSA with newer generation TPAs proves to be the clear winner.

Modern LSAs

Streamline costs: LSAs are 'notional', meaning the company only pays for funds that get used. This differs from various benefit point solutions that require a per-employee price regardless of usage.

Drastically reduce administration oversight: Companies can consolidate multiple LSA programs, stipends, and perks into spending accounts. A modern TPA provider handles program design, claims administration, member support, and vendor management.

Higher utilization: With a single source of truth, admins and employees no longer need multiple access points, effectively removing usage barriers and driving utilization.

Adaptive and scalable: It's near impossible to identify a benefits mix that will be beneficial to a distributed, multi-generational workforce. With LSAs, employers can offer expansive options and empower employees to spend funds based on their needs.



The top LSA use cases

LSAs provide distinct benefits depending on their setup. A health and wellness account, for instance, will have a different advantage than an account dedicated to working remotely or commuting. Some types of accounts, such as wellness, are universal. Others, such as child care or elder care, are more specific to certain workers. With LSAs, you can specify programs for varied uses. In each instance, the programming provides benefits that bring the flexibility that workers desire to options that help companies thrive.

Selecting the right categories for your workforce is extremely important. Make sure your design includes all the categories you wish to fund (informed by the feedback given by your employees) with specific parameters for each one.

Provide holistic support.

Given the expansive nature of LSA design, the flexible benefit can support well-being holistically. One approach that balances administrative demand with widespread support at scale is to offer an all-encompassing LSA. Categorically, a general lifestyle benefit can cover far reach and is designed to support the four pillars of well-being: physical, mental, financial, and social. Then, employees can choose what's meaningful to them.



[Learn how to design a successful LSA program.](#)

The following breaks down the top use cases, including the account type, eligible expenses, and pro-tips to help inform LSA program design.

Physical wellness



Support health and well-being needs

Account type: Fitness and wellness

Eligible expenses: Gym memberships, fitness classes, virtual fitness classes or apps, running shoes, bicycles, marathon costs, home exercise equipment, exercise clothing and accessories, healthy meal delivery, nutritional counseling

Pro tip: Many companies prefer to take a holistic approach to wellness and opt to include emotional, financial, family, and social well-being benefits with eligible expenses aligned to each pillar.

Work from home



Help workers perform their job comfortably from home

Account type: Remote work

Eligible expenses: Desks, office chairs, headphones, desk equipment, computer/laptop accessories, cables/cords

Pro tip: Supporting employees' remote or hybrid work needs has become an increasingly popular benefit.

Learning & development



Foster career growth and opportunities

Account type: Tuition reimbursement, student loan assistance, continuing education

Eligible expenses: In-person learning, online learning, class materials/supplies, industry event, testing fee

Pro tip: Expand the program to include reimbursement for ongoing education expenses and previously incurred expenses, such as student loans.



Common types of LSAs

Team building



Promote belonging and company culture.

Account type: Belonging, connection

Eligible expenses: Drinks, lunches, dinners, in-person or virtual activities

Pro tip: You can set aside specific funds to help support employee connection. Set up a monthly amount that doesn't roll over to incentivize team-building efforts.

Family care



Offer care for employees and their families.

Account type: Caregiving, pet care, new parent, fertility, adoption assistance

Eligible expenses: Caregiving: daycare, babysitters, tutoring, eldercare, car services, dog walking, pet boarding, fertility expenses, adoption, surrogacy costs

Pro tip: When layered with Health Reimbursement Arrangements, family care can reimburse for fertility and reproductive health care needs as well.

Commuter assistance



Ease the burden of the workforce's commute.

Account type: Commuter*

Eligible expenses: Bicycles, scooters, Uber/Lyft, gas

Pro tip: Many are using commuter benefits as a part of the return to work strategy. The benefit has grown popular for companies that have micro-mobility needs.

*These programs are taxable and designed to reimburse for expenses not eligible under a traditional pre-tax commuter program.

International healthcare



Deliver equitable benefits to support health needs worldwide.

Account type: Healthcare

Eligible expenses: Annual physicals, preventative care, fertility treatment

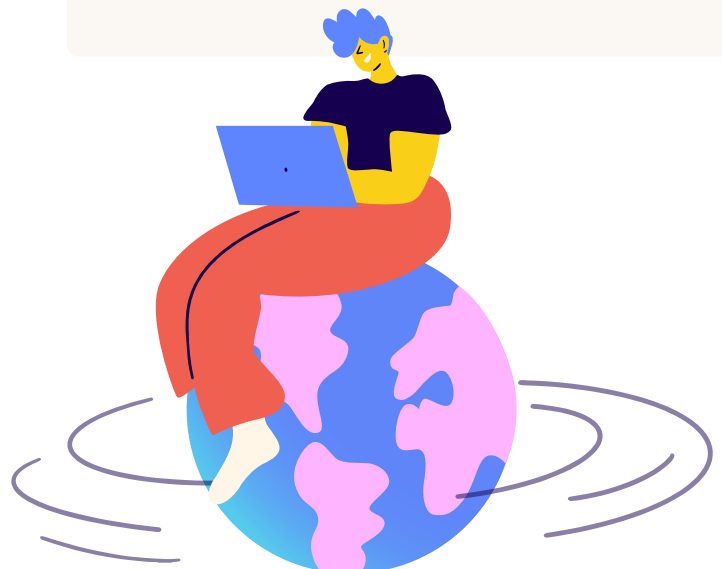
Pro tip: Many companies want equity for the global workforce which could include access and coverage to certain healthcare not standardly available under your international health plans. Fill the gaps by country with bespoke LSAs that reimburse for expenses not covered in global medical plans.

LSAs can support the needs of a distributed workforce.

If you're an overseas employee, it may feel unfair to learn about all the wonderful perks people at headquarters are receiving (and you're not). Plus, managing global benefits gets more complex when factoring in local requirements, such as commuter benefits in Japan, bicycles in Belgium, or bags of rice in the Philippines. LSAs with modern TPA tech providers can ensure benefits are equitable and inclusive on a worldwide scale.



[Learn about equitable benefits and cost-of-living guidelines.](#)



Emergency relief



Be there for employees with emergent needs.

Account type: Crisis management, emergency relief

Eligible expenses: Hotel, lodging, airfare, train, gas, food, backup generators, additional cell phones or utility costs, pet boarding

Pro tip: Support employees when they experience a crisis, such as a fire, hurricane, tornado, floods and war. The program design generally includes reimbursement up to an annual amount with no rollover.

In case of emergency: The agility of modern HRtech

From COVID response to the war in Ukraine, Roe vs. Wade, or the HRC's LGBTQ+ state of emergency, newer generation TPA providers can be game-changing for those experiencing an emergency. No matter the urgency, modern HRtech has the infrastructure in place to create programs and respond quickly.



[Learn how HRtech can deliver results.](#)



Environmental, social, and governance



Embed ESG goals into the benefits strategy.

Account type: Sustainability, EV

Eligible expenses: EV charging costs, electric vehicles, electric home technology (e.g., smart thermostats, dual flush toilets, solar panels)

Pro tip: Integrate employer's environmental strategies into benefits programs to support activities or lifestyles that promote environmental consciousness.

Diversity, equity, and inclusion



Give support specific to your DEIBA workforce needs.

Account type: DEI, DEIBA

Eligible expenses: Overall wellness for both physical and emotional needs, care for family (e.g., childcare, eldercare support), car services, pet insurance, boarding

Pro tip: Many companies leverage DEIBA LSAs to address benefits gaps while not marginalizing others. You can support your efforts through a broad lifestyle spending account or set up specific accounts to meet your population's needs. Employers can look at specific programs that support employees' health needs as well like fertility support and gender-affirming care. They can also be used to help fund employee-initiated resource groups so you don't inadvertently alienate anyone.

Align LSAs with company values.

Offering LSAs that demonstrate the company's commitment to the mission can help attract and retain talent by prioritizing the shared vision. For example, lifestyle companies make it a point to reimburse fitness activities or eco-conscious brands provide charging and commuter subsidies.



[Learn how to choose the right spending accounts for your workforce.](#)

10 reasons why LSAs are better than market alternatives

The shift to Lifestyle Spending Accounts (LSAs) can have a profound impact organizationally. For those sourcing and administering benefits, it can be difficult to articulate the concept and its advantages to gain broader support. As the benefits are widespread, it can be helpful to focus on the critical needs in order to successfully make the case for LSAs internally.

Here are 10 legitimate reasons why LSAs should be considered by organizations to streamline robust and competitive employee benefits.

1 LSAs accommodate personalized needs.

The main value driver of Lifestyle Spending Accounts is that you are giving more choice and agency to the employee. This is a fundamental shift in how most organizations provide employee benefits, perks, and rewards. For example, not every employee is going to value a membership to Gold's Gym, but with an LSA some employees may be able to use those funds to pay for a dietician or to take dance classes that they're passionate about.

There are multiple use cases for LSAs. With the added flexibility LSAs offer, companies can provide inclusive benefits that support individual needs at scale. In doing so, employees get to choose and spend benefit funds on what matters to them.



2 LSAs can offset the cost of rising healthcare premiums.

As healthcare benefits costs continue to rise, companies and employees are forced to pay higher premiums. LSAs can be used to incentivize employees to make more prudent enrollment decisions that are mutually beneficial to the employer and employee.

For example, a healthcare provider offers an added LSA allowance for employees who choose to participate in an HMO instead of the more expensive PPO. Similarly, a software company gives employees the option to opt out of a vision benefit in exchange for added LSA funds that can be spent on general health and wellness. When crunching the numbers, companies can save millions of dollars by not having to fund the employee portion of more expensive benefits options.



3 LSAs are highly valued and appreciated by employees.

Employees give half of their awake time to their employers. Some see these experiences as just a means to a paycheck, but most employers and employees want more. Flexibility and choice are the keys to making this much more meaningful. In fact, employees will oftentimes treat their monthly LSA stipends much like they would airline miles or a gift card.

The flexibility to choose LSAs demonstrates high value.

When given a choice, a lifestyle benefit delivered

50% more value

\$1 invested in a Lifestyle Spending Account has a perceived value of \$1.50.

Forma Research & Aon: The ROI of flexible benefits

4 LSAs can attract and retain the best employees.

Many HR leaders may be rightfully desensitized to tech companies and providers who claim to be a silver bullet in attracting and retaining employees. The same can be said about claims to improve employee engagement.

However, LSAs are proven to provide more competitive benefits offerings without increasing budget, to increase employee advocacy, to nudge employees toward their own development, and to give them something they truly find meaningful. As such, LSAs have a positive impact on company culture, attracting talent, and keeping engaged employees.

LSAs can be transformative.

Both employees and HR leaders will appreciate the advantages of LSAs and modern TPA solutions.

DV | DoubleVerify

"I have a three-and-a-half-year-old daughter who goes to preschool and I submitted an invoice from the preschool. It was approved in a day or two."

Marina Carpova
Global Director of Payroll

lululemon

"Grateful to work for a company that values connection, growth and development of the whole human."

Matthew Jacobs
Regional Manager

paloalto
NETWORKS

"It gives me the opportunity to look at how I can improve or de-stress myself, or what I need to make sure I have a work-life balance."

Avis
Professional Services Program Manager



Learn about the benefits that LSAs give employers and employees.



5 LSAs can save money and make every dollar count.

Typically, procuring a new benefit comes with added cost, budget item, or subscription. However, LSAs don't necessarily require a net-new budget. Often, companies leverage existing program funds wasted on subscriptions or services that are poorly utilized. From an ROI perspective, not only are inefficiencies eliminated, the organization saves on administrative costs. Those willing to take a hard look at their existing benefits offerings, costs, and utilization will see that they can actually streamline the investment.

6 LSAs can maximize the investment.

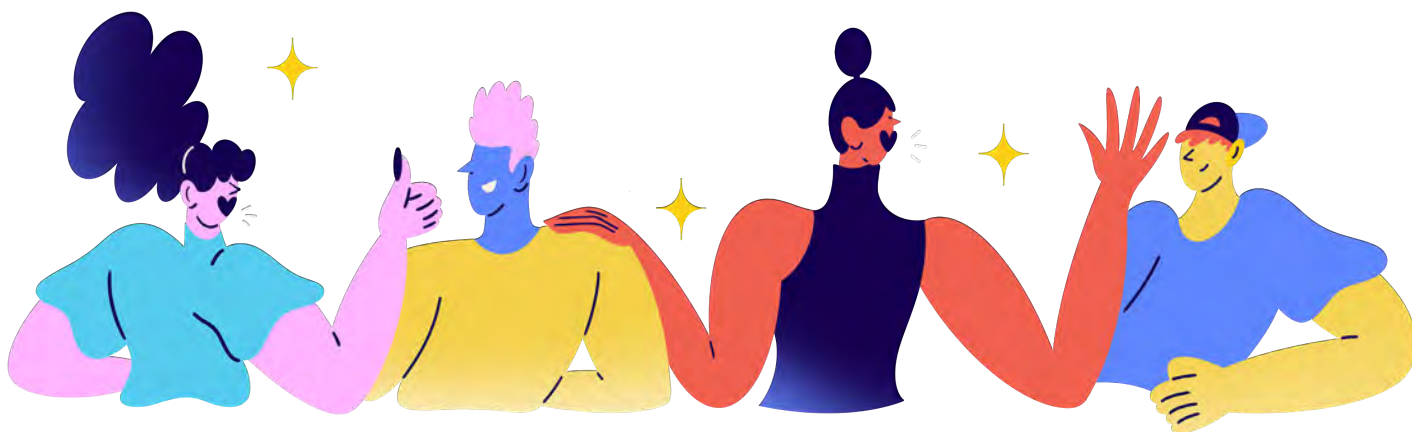
A key win with the finance team is the concept that funds are 'notional' until an employee claims their benefits. The funding methodology and utilization help organizations optimize the budget and improve cash flow. Compared to traditional subscriptions for all employees or commonly used gift card schemes, this approach is much more effective. LSAs are a great way to grow benefits without a growing budget.

7 LSAs help reduce stress and improve productivity.

Benefits at the core exist to help employees meet some of their most basic needs and provide them (and their families) with a baseline sense of security. Beyond core medical benefits, programs that lack flexibility and choice may not alleviate stress or offer adequate support for all of your employees. Because LSAs help provide more meaningful benefits, employees are more likely to have their core needs met, stress less, and be more productive.

8 LSAs + HRtech are agile and adaptable.

A top-down approach simply cannot adapt to changing priorities-especially when you factor in a multi-generational workplace and employees' distinct needs at various life stages. As a business, priorities also change. Organizationally, the company may want to reward a team for achieving a financial milestone or support new team members that need a home office setup. While it seems nearly impossible for an organization to plan for everything and everyone, an LSA paired with a modern TPA tech provider offers the agility to respond to rapid change and priorities.



9 LSAs + HRtech can increase brand awareness and improve employer loyalty.

Every HR team is seeking tools and tactics to improve employee engagement, increase loyalty, and reduce turnover. It's not often you hear of an employee raving about the benefits experience, let alone how big of an impact on the employee experience HRIS providers, talent management systems, and intranets really had. But when backed by a modern TPA and tech, it's natural for [employees to take to LinkedIn, Instagram, and TikTok](#) raving about their employer benefits, their positive experiences, and how grateful they are for the support.

10 LSAs + HRtech can ease the burdens placed on admins.

The combination of an LSA and modern HRtech providers simplifies administration. In addition to reducing administration time, consolidating vendors, and improving the employee experience, a newer generation of TPA providers can support all the necessary tasks. Plus, modern HRtech includes payroll integrations, claims adjudication, compliance work, vendor management, currency conversions, and more. This way, benefits professionals can focus on more strategic initiatives.

Overall, LSAs and modern HRtech deliver a better experience for all parties involved. With a central hub for benefits, users no longer have to struggle with learning the ins and outs of some 10+ point solutions. Today's software is built with a keener understanding of consumer-grade design principles. As a result of the improved UI, communications are streamlined, software support questions are reduced, and utilization improves.

Deliver ROI with a flexible approach to benefits.

Forma specializes in flexible benefit programs. Our approach has helped companies:

Save costs



Tripadvisor

"We leveraged time. Time is valuable and can be translated into dollars."

[Read the case study](#)

Improve utilization

stripe

"More than 95% of Stripes spent funds year 1...with Forma fielding more than 4,200 inquiries."

[Read the case study](#)

Drive efficiency

zoom

"The flexibility is awesome for our employees, but it's also great because the administration is practically zero."

[Read the case study](#)

Add value

allbirds

"Forma is one of the top-performing and utilized vendors we offer to our employees."

[Read the case study](#)



Learn how LSAs have changed the game for companies worldwide.

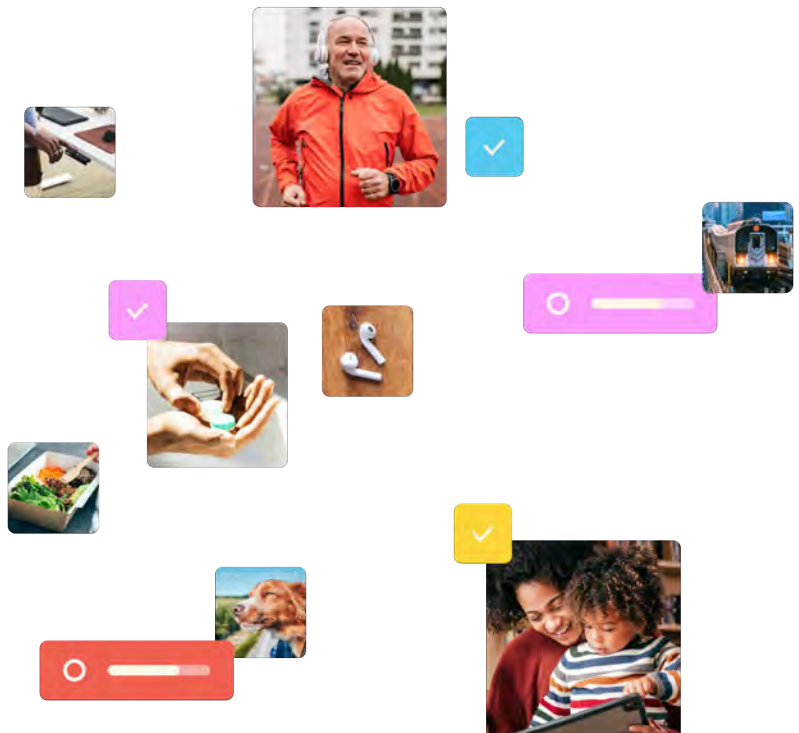


Unlock the benefits of LSAs

Organizations that want to stay relevant and competitive need to rethink the approach to employee benefits given the evolving workplace dynamics. Shifting resources toward a benefits strategy that prioritizes choice and flexibility is key. Many businesses have begun the transformation to better meet people where they are, including how they work, where they work, and, very importantly, what they need from their employer-sponsored benefits.

It's critical for those newer to the LSA concept to understand the complexities which can be a profound shift for those sourcing, administering, and utilizing the benefit. The flexible LSA construct is one such solution that enables benefit providers to create customizable, inclusive, and global benefits programs that fit every employee with ease. Employees find the mixture of benefits that work on their terms while ensuring the business enjoys an increase in productivity, worker health, and employee retention.

The expansive nature and adaptability of an LSA hold great potential in providing personalized support to meet workers where they are today and where they want to go. The results can be game-changing. Employees choose meaningful benefits. Companies only pay for valued benefits. Benefits professionals have less to manage.



Customizable spending accounts. Better benefits.

Forma has been redefining employee benefits with customizable spending accounts that let employees choose what's meaningful to them. We manage all types of benefits — from Lifestyle Spending Account programs to HSA, FSA, HRA, Commuter, and COBRA. This way, employees have a simple, unified experience regardless of using a pre-tax HSA or a post-tax wellness allowance.

Working with top brands, we help create flexible benefits programs at scale—all in an easy-to-use platform. Our approach has helped companies worldwide save costs, improve utilization, and spend time focusing moving the needle vs. managing countless vendors.

Contact us to learn more about what we can do for you.

The platform that does it all for you!

- + Three ways to pay**
Employees spend funds on their terms with The Forma Store, The Forma Visa Card, and claims reimbursement.
- + Dedicated support**
We'll handle procurement, administration, compliance, and claim review.
- + Award-winning UX**
Give everyone a consumer-grade experience they'll love with live support 24/7.
- + Truly global**
We're live in 100+ countries so you can deliver customizations and processes at scale.
- + Enterprise-grade tech**
We're SOC 2 certified, GDPR compliant, and adhere to WCAG standards expected of global enterprises.
- + A beautiful backend**
With fully-managed backend tech, payment, integration, and taxation processes are easy and just work.

